

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK

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In re: KEITH KREPPEIN AND  
REBECCA KREPPEIN

Debtor(s).

Case No. 17-10940  
Chapter 13

**LOSS MITIGATION REQUEST BY DEBTOR(S) AND CERTIFICATE OF SERVICE**

PURSUANT TO SECTION V OF THE COURT'S LOSS MITIGATION PROGRAM PROCEDURES, THE CREDITOR NAMED HEREIN HAS 14 DAYS FROM SERVICE OF THIS REQUEST TO FILE AND SERVE AN OBJECTION TO LOSS MITIGATION REQUEST AND A NOTICE OF HEARING ON OBJECTION TO LOSS MITIGATION REQUEST ON THE DEBTOR(S), DEBTOR(S)' ATTORNEY, AND THE CASE TRUSTEE. IF AN OBJECTION TO LOSS MITIGATION REQUEST AND A NOTICE OF HEARING ON OBJECTION TO LOSS MITIGATION REQUEST ARE NOT FILED, THE COURT MAY ENTER A LOSS MITIGATION ORDER.

**I. IDENTIFICATION OF THE PROPERTY AND THE PARTIES:**

I am/We are the Debtor(s) in this case and hereby request to enter into the Loss Mitigation Program with respect to my/our Property located at:

Address: 49 IRIS AVE

SOUTH GLENS FALLS, NY 12803;

With the following Creditor:

Creditor's Name and Address:

DITECH FINANCIAL LLC

PO BOX 6154

RAPID CITY, SD 57709-7785

With respect to the Property, Creditor is the holder of a:

☒ First Mortgage

☐ Second Mortgage

☐ Other (please specify): \_\_\_\_\_

## **II. SIGNATURE:**

I understand that if the court orders Loss Mitigation in this case, I am required to comply with the Loss Mitigation Program Procedures and will participate in good faith. **I understand that Loss Mitigation is voluntary for all parties and that I am not required to enter into any agreement or settlement with any other party as part of entry into the Loss Mitigation Program. I also understand that no other party is required to enter into any agreement or settlement with me.** I understand that I am not required to request dismissal of my case as part of any resolution or settlement that is offered or agreed to during Loss Mitigation. I also understand that if a Loss Mitigation Order is entered, I am responsible pursuant to section VII(B) of the Loss Mitigation Program Procedures for adjourning any matters pending between the Loss Mitigation Parties for which I am the movant. I certify that the Property in question consists only of real property used as my principal residence in which I hold an interest.

Dated: 2/6/18

/s/ Keith Kreppin  
Debtor

Dated: 2/6/18

/s/ Rebecca Kreppin  
Joint Debtor

## **III. LOSS MITIGATION CONTACT INFORMATION FOR ATTORNEY FOR DEBTOR(S):**

Name: David H Swyer

Title: Attorney

Firm: Law Office of David H Swyer

Address: 237 South Pearl St

Address 2: \_\_\_\_\_

City: Albany State: NY Zip Code: 12202

Phone No.: 518-463-7857 Facsimile No.: 518-463-7863

Email Address: dswyer@swyerlaw.onmicrosoft.com

**IV. CERTIFICATE OF SERVICE:**

I, Katharine LaBoda, state under penalty of perjury that the following is true and accurate.

(1) That I am not a party to this action, am over 18 years of age, and reside in Watervliet, New York.

(2) That on February 7, 2018, I served a true and accurate copy of the above Loss Mitigation Request by Debtor(s)—

✓ by notice of electronic filing (NEF) via the CM/ECF system upon the following parties at the email addresses listed below:

ANDREA E CELLI-TRUSTEE  
INQUIRIES@CH13ALBANY.COM & LEGAL@CH13ALBANY.COM  
US TRUSTEE  
LISTPRFGION02.AI.FCF@USDOL.GOV

✓ by first class mail upon the following parties at the addresses listed below:

Timothy D. Padgett, PA  
6267 Old Water Oak Rd, Suite 203  
Tallahassee, FL 32312

✓ by certified mail upon the following parties at the addresses listed below:

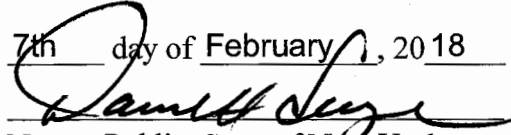
Rosicki, Rosicki & Associates PC  
51 East Bethpage Rd  
Plainview, NY 11803

Ditech Financial LLC  
PO BOX 6154  
Rapid City, SD 57709-6154

Dated: February 7, 2018  
Albany, New York

  
Name

Sworn to before me this

7th day of February, 2018  
  
Notary Public, State of New York

DAVID H. SWYER  
Notary Public, State of New York  
No. 02SW4978270  
Qualified in Albany County  
Commission Expires February 25, 2019